

WHAT IS CLAIMED IS:

1. A system for customizing displays, comprising:
 - electronic user profile data comprising on-line behavior data and personal data;
 - content data for a plurality of content providers;
 - a plurality of model parameters identifying display characteristics for a computer display;
 - a plurality of actual display characteristics selected in accordance with said electronic user profile data, said content data, and said plurality of model parameters; and
 - a display comprising said actual display characteristics.
2. The system of claim 1 wherein said online behavior data comprises selected sites, number of visits to selected sites, entry and exit times for selected sites, and content selections from selected sites.
3. The system of claim 1 wherein said personal data comprises age, sex, hobbies, and interests.
4. The system of claim 1 wherein said model parameters comprise a number of options to view, option locations, option shapes, option sizes, colors, backgrounds, foreground, borders, and fonts.
5. The system of claim 1 wherein said content data comprises data for products and services.
6. A method for customizing displays in accordance with user preferences comprising the steps of:
 - a) creating electronic profile data for a computer user;

- b) defining general display characteristics for a computer display;
 - c) applying a predictive model to said electronic profile data to select actual display characteristics in accordance with said general display characteristics;
 - d) selecting content provider data; and
 - e) displaying said content provider data in accordance with said actual display characteristics.
7. The method of claim 6 wherein the step of creating said electronic profile data comprises the step of obtaining navigational preference data and demographic data for said computer user.
8. The method of claim 6 wherein said predictive model is adapted to select actual display characteristics regarding the number of options, option locations, option shapes, option sizes, background, foreground, colors, borders, and fonts.
9. The method of claim 6 wherein the step of defining said general display characteristics comprises the step of defining an available number of options, option locations, option shapes, option sizes, background, foreground, colors, borders, and fonts.
10. The method of claim 6 wherein the step of selecting content provider data comprises the step of selecting products and services.
11. A method for online product marketing comprising the steps of:
- a) defining electronic profile data for a computer user;
 - b) defining account data for a plurality of merchants;
 - c) defining model parameters for a computer display; and
 - d) combining said electronic profile data and said merchant data to create a

customized computer display in accordance with said model parameters.

12. The method of claim 11 wherein the step of defining said electronic profile data comprises the step of obtaining navigational preference data and demographic data for said computer user.
13. The method of claim 11 wherein the step of defining account data for a plurality of merchants comprises the step of uploading from said plurality of merchants information regarding products and services available from said plurality of merchants.
14. The method of claim 11 wherein the step of defining model parameters for a computer display comprises the step of defining an available number of options, option locations, option shapes, option sizes, background, foreground, colors, borders, and fonts.
15. The method of claim 11 wherein the step of combining said electronic profile data and said merchant data to create a customized computer display in accordance with said model parameters comprises the steps of:
 - selecting a number of options, option locations, option shapes, option sizes, background, foreground, colors, borders, and fonts based on said electronic profile data; and
 - displaying selected merchant data in accordance with the selected number of options, option locations, option shapes, option sizes, background, foreground, colors, borders, and fonts.
16. An electronic marketing system comprising:
 - a plurality of electronic user profiles;

a database for storing merchant data for a plurality of merchants;
variable display characteristics for defining the layout of a computer display;
a predictive model for selecting actual display characteristics in accordance with one of said plurality of electronic user profiles and said merchant data from said database; and
a computer display comprising said actual display characteristics.

17. The system of claim 16 wherein said electronic user profiles comprise online behavior data comprising selected sites, number of visits to selected sites, entry and exit times for selected sites, and content selections from selected sites and personal data comprising age, sex, hobbies, and interests for each of a plurality of computer users.
18. The system of claim 16 wherein said merchant data comprises information regarding products and services available from said plurality of merchants.
19. The system of claim 16 wherein said variable display characteristics comprise a number of options to view, option locations, option shapes, option sizes, colors, backgrounds, foreground, borders, and fonts.
20. The system of claim 16 wherein said predictive model is adapted to select a number of options to view, option locations, option shapes, option sizes, colors, backgrounds, foreground, borders, and fonts.